

Information to identify the case:

Debtor 1

William Scott Barno

Social Security number or ITIN xxx-xx-2074

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court District of Minnesota

Case number: 21-42237

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

William Scott Barno

3/22/22

By the court: Michael E Ridgway
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT
Filed and docket entry made on March 22, 2022
Tricia Pepin Clerk, United States Bankruptcy Court
By: admin Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
William Scott Barno
Debtor

Case No. 21-42237-MER
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0864-4
Date Rcvd: Mar 23, 2022

User: admin
Form ID: mnbb318

Page 1 of 2
Total Noticed: 9

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2022:

Recip ID	Recipient Name and Address
db	+ William Scott Barno, 17391 Rustic Hill Drive, Eden Prairie, MN 55346-1220

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ EDI: MINNDEPREV.COM	Mar 24 2022 01:08:00	Minnesota Department of Revenue, Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
smg	+ Email/Text: ustpreion12.mn.ecf@usdoj.gov	Mar 23 2022 21:07:00	US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
smg	+ Email/Text: USAMN.BNC.Bankruptcy@usdoj.gov	Mar 23 2022 21:07:00	United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
62763320	EDI: CAPITALONE.COM	Mar 24 2022 01:08:00	Capital One Bank (USA), N.A., PO Box 6492, Carol Stream, IL 60197-6492
62763321	EDI: DISCOVER.COM	Mar 24 2022 01:08:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
62763322	EDI: DISCOVERPL	Mar 24 2022 01:08:00	Discover Personal Loans, PO Box 30954, Salt Lake City UT 84130 0954
62763323	EDI: USBANKARS.COM	Mar 24 2022 01:08:00	US Bank Cardmember Services, PO Box 6335, Fargo ND 58125
62763324	+ Email/Text: curtwalkerbky@gmail.com	Mar 23 2022 21:07:00	Walker & Walker Law Offices, PLLC, 4356 Nicollet Avenue South, Minneapolis, MN 55409-2033

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0864-4

User: admin

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Date Rcvd: Mar 23, 2022

Form ID: mnbb318

Total Noticed: 9

Date: Mar 25, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2022 at the address(es) listed below:

Name	Email Address
Andrew C. Walker	on behalf of Debtor 1 William Scott Barno curtwalkerbky@gmail.com WalkerWalkerLawOfficesPLLC@jubileebk.net
Nauni Jo Manty	ecf@mantylaw.com mn12@ecfbis.com
US Trustee	ustpreion12.mn.ecf@usdoj.gov

TOTAL: 3